

How to Open a Bank Account Without a Social Security Number

What Documents Do I Need?

Here are examples of documents that may be used for each ID requirement. Requirements may vary by bank; check a local branch for specific required documents. Typically, individuals will need one item from each of the following categories:

Name:

- Unexpired Passport
- Birth Certificate
- Consular ID Card
- Driver's License

Street address:

- Utility Bill
- Army/Fleet Post Office Box Number

Date of Birth:

- Unexpired Passport
- Birth Certificate
- Consular ID Card
- Driver's License

Identification number:

- ITIN (Individual Taxpayer Identification Number)
- Employer ID

Individuals who do not have a Social Security number, may be able to apply for an ITIN.

What is an ITIN and How Do I Get One?

ITINs are "individual taxpayer identification numbers." The [Internal Revenue Service \(IRS\)](http://www.irs.gov) gives ITINs to people who need a taxpayer number but don't have a Social Security number. ITINs are issued regardless of immigration status.

To get an ITIN fill out a XYZ form with the IRS. Call to verify that the bank will open a personal account with an ITIN and determine if any other documentation will be needed.

Related Resources in Mile High United Way's 2-1-1 Database:

[Comprehensive Immigration/Naturalization Services](#)

Sources: Immigrant Law Group PC (<http://www.ilgrp.com/can-i-open-up-a-bank-account/>);
Consumer Financial Protection Bureau (<https://www.consumerfinance.gov/ask-cfpb/can-i-get-a-checking-account-without-a-social-security-number-en-929/>)

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‡Standard message and data rates may apply. Text STOP to opt-out. For end user privacy and terms and conditions of texting with 898-211, go to preventionpaystext.com/policies.

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